

Exhibit "A"



CDNIAG01
PO Box 1022
Wixom MI 48393-1022
ADDRESS SERVICE REQUESTED

IF AMONG BEHIND CARD, CHECK CARD USING FOR PAYMENT.		
CARD NUMBER	CV CODE	AMOUNT \$
SIGNATURE		EXP. DATE
ACCOUNT NUMBER 1590550	TOTAL AMOUNT DUE \$1617.31	AMOUNT ENCLOSED \$

*** Credit Card Payments Processed by Shipman Print Solutions ***

January 07, 2010

TOLL FREE: 1-800-381-0416

1590550-SIF35 273726344



John C Szumowski
2484 Ridge Rd
Scotia NY 12302-6740

PLEASE SUBMIT PAYMENT TO:

Niagara Credit Solutions, Inc.
420 Lawrence Bell Drive, Ste 2
Williamsville NY 14221-7820



*** Detach Upper Portion and Return with Payment ***

Niagara Account #	Reference Creditor	Total Amount Due
1590550	Bank Of America	\$1617.31
Date	Regarding Our Client	Client Account #
January 07, 2010	Worldwide Asset Purchasing II	4888930395258079

Niagara Credit Solutions, Inc. has been authorized to accept a settlement in full on the above mentioned account. Upon receipt and clearance of sufficient funds, this settlement will satisfy the debt in full, saving you a lot of money.

To accept this settlement offer, the following terms must be met:

- A one time payment of \$566.06 must be received in our office no later than 6/26/2009.

You may return the tear-off portion of this letter with your check or money order. Visa, Mastercard and American Express card holders may pay by filling in the box above and returning the tear off portion to our offices. Please note all credit card payments will be processed by our merchant and will appear on your statement as a purchase made to Shipman Print Solutions.

If you have any questions please feel free to contact our offices at 1-800-381-0416 and a friendly customer service representative will help to explain your available options. For your convenience we accept payment with check by phone, most major credit cards, money-gram or bank-to-bank wire. Operators are standing by to help.

Failure to meet the settlement terms as listed above may result in the settlement offer being revoked. We are not obligated to renew this offer. Federal law requires we notify you that this communication is from a professional debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

Niagara Credit Solutions, Inc.
Toll Free: 1-800-381-0416

Hours of Operation: Monday - Thursday 8AM - 9PM Eastern, Friday 8AM - 5PM Eastern, Saturday 8AM - 12 Noon Eastern